



Recipe for a Happy Home

Take 4 cups of love and
2 cups loyalty; mix thoroughly with
4 Quarts of faith.

Blend in 2

Tablespoons of tenderness,
3tablespoons of kindness,
and 4tablespoons of understanding.

Add 1 cup of friendship
And 5 scoops of hope. Sprinkle
Abundantly with 1 barrel of
laughter and fun. Bake with
sunshine and forgiveness.

Serve generous helpings daily.

(This will serve the entire family)



Foxtrot Connection



Happy holidays from our family to yours!

Individual Highlights:

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It's that time of year when you're frantically rushing from store to store in search of the perfect Christmas gifts for family and friends.

Your local community banker offers suggestions to ensure you spend wisely this holiday season and that the joy of the Christmas season in December doesn't turn into a nightmare of credit card debt in January.

Make a holiday budget with the total amount of money that you can afford to spend on gifts, decorations and entertaining. As you make your purchases, deduct that amount from the total balance.

If your current financial situation is less than rosy, scale back on either the number of people you buy gifts for or the amount of money you spend on each person.

If you have a large family, you may either want to put a dollar amount on the amount you spend on each person or draw names so that you don't have to buy gifts for everyone in the family

As you look at each name on your list, determine the amount of money you can spend on each one. Then take that amount of money with you when you go

shopping and leave the credit cards at home. If you don't like carrying cash and prefer shopping with a credit card, predetermine the amount you can charge on your credit card and stick to it. It is easier to dispute charges for unsatisfactory goods or services with a credit card rather than by cash check or debit card. Keep your receipts for exchanges and for help in reconciling your credit card statements. Shop around to make sure the item you're looking for isn't less expensive from a different merchant. You might also check out arts and crafts shows where you can often find unique items for less money.

If you order gifts from a catalog or online, make sure to order early in time for shipment. You may also want to check with the Better Business Bureau to make sure you're dealing with a reputable company. Remember that there is a merchant dispute process for credit cards that is not available on debit cards.

Most of all slow down and enjoy the season. After all, it's people, not gifts that make the holidays special.

Remember, most of all give love on Christmas Day.



Holiday Shopping Online

With the holiday season upon us, many consumers will browse and buy on-line to save time and money. To prevent an on-line Scrooge from interfering with your shopping, following these tips from the Federal Trade Commission (FTC).

- Know who you're dealing with. Anyone can set up shop online. Confirm an online seller's physical address and phone number in case you need to get in touch with them. If you get an email or pop-up message from the seller while you're browsing asking for financial information, don't reply or click on the link.
- Check a company's privacy policy before doing business. It should let you know what personal information the website operators are collecting, why, and how they're going to use it. If you can't find a privacy policy - or if you can't understand it - consider taking your business to another site that's more security-conscious and customer-friendly.
- Read between the lines. Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition; name-brand items with "too good to be true" prices could be counterfeits.
- Calculate the costs. Check out websites that offer price comparisons and then, compare "apples to apples." Factor shipping and handling into the total cost of the order. Then, stack these costs against your budget and needs.
- Pay by credit or charge card. Do not send cash under any circumstances. If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating. In the event your credit or charge card is used without your knowledge and permission, you generally are liable for no more than \$50 in charges per card.
- Check out the terms of the deal, like refund policies and delivery dates. Can you return the item for a full refund? If you return it, who pays the shipping costs or restocking fees? Check on when you can expect to receive your order. The law requires sellers to ship items as promised or within 30 days after the order date. Can the recipient return your gift? If so, ask that a gift receipt be included in the package.
- Keep a paper trail. Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any email you exchange with the seller. Read your credit card statements as you receive them to be on the lookout for unauthorized charges.
- Don't email your financial information. Email is not a secure method of transmitting financial or personal information like your credit card, checking account, or Social Security number. If you begin a transaction and want to provide your financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.
- Use anti-virus software and a firewall and update them regularly. Anti-virus software protects your computer from viruses that can destroy your data, slow your computer's performance, cause a crash, or even allow spammers to send email through your account. It scans your computer and incoming email for viruses, deleting them. Your anti-virus software should update routinely with antidotes to the latest "bugs" circulating through the Internet. Firewalls help keep hackers from using your computer to send out your personal information without your permission.



Remembering our service people serving abroad

There are numerous ways the family readiness group (FRG) can assist the company in coping with the current situation. First and foremost, continue to pray and provide your loved ones with strength and encouragement. Secondly, the following items would increase morale tremendously:

- a. Movies (DVD or VHS)
- b. Television shows with commercials (DVD or VHS)
- c. NCAA Football Games
- d. NFL Games
- e. Recreational Games
- f. Play Station 2 Game Disks
- g. Magazines
- h. Pillows
- i. Video camera with tapes
- j. Sports equipment
- k. Video tapes from home
- m. Christmas Tree with Decorations – please begin preparations for sending presents to soldiers

The U.S. Postal Service is encouraging early deadlines to make sure that packages reach their destination in time for the holidays. There are more than 80 military installations worldwide.

"Mail is one of the greatest morale boosters we can give our troops during the holidays." said Postmaster General John E. Potter. "When they see that package or letter waiting for them on their bunk or hear their name at mail call, it brings them that much closer to family and the comforts of home."

All packages and mail **must be addressed to individual service members**, as required by U.S. Department of Defense regulations.

All military units are assigned an APO or FPO ZIP Code and, in many cases, that ZIP Code travels with the unit. The Postal Service places APO/FPO mail on special charter flights, commercial airlines, and military service aircraft to reach armed services members overseas as quickly as possible.

Don't forget to also fill out the customs forms.

Commander's Corner

As the holiday season quickly approaches us it is often a time for all of us to focus on families, friends, and festivals. Many of our family members and friends are deployed. This often brings about times of stress and can often be a time of loneliness and depression for some.

Let us think of ways we can be an encouragement to others around us, especially the families and

The soldiers of F. Company, 2/30 IN BN are serving proudly in here in Afghanistan. Since we have been deployed we have literally hit the ground running. Our operational tempo is really fast past and it is not slowing down. Our soldiers, however, continues to display professionalism, enthusiasm, and pride while performing their missions and other duties.

Family members, friends and relatives should be proud of your soldier(s) as he or she serves with distinction. I am extremely proud of the soldiers as individuals and collectively as a unit.

It is never an easy deploying and being away from our families, especially during the holidays. My sincere thank you for supporting your soldier in our transition here. I encourage everyone that can get involved in the FRG to do so. It is a great organization to be apart of. We really appreciate the family support in pushing us out of here. I would also like to say a special thank you to all the FRG volunteer.

Happy Holidays!!!



Lady Foxtrot

Hello everyone, I am one of your family volunteers FRG leader for F. Company 94th BSB/ 2-30th IN BN. The main purpose of the FRG is to educate families on the resources available to them as military families. This is an on-going education and mentoring process. The goal of our FRG is to produce families who are sustaining and self-sufficient. Starting with families at the center of all family readiness events, there are three main goals of the FRG. Preparing families for separation from the military member, educating families on the mission and responsibilities of military families, and communicating regularly with all families are all an integral part of maintaining healthy family relationships.

The Family Readiness Group is to make sure everyone understands the many benefits that are available to the F. Company family. We will also try and give you tools throughout the year to help you get through the unique challenges we can encounter. We want to be able to tell you about the resources that are available to you and your family everyday, and during

the deployment. Please feel free to contact us at anytime. We are here to help provide any information for you that you may need.

If you or someone you know, are interested in becoming a Family Readiness Group Volunteer please let us know. We can always use your help. The mission of family readiness can not be achieved alone-it takes input from everyone because it involves everyone.

We look forward to meeting you at our next FRG meeting. This will give us a chance to put a name to your face, and will do the same for you.

Again, please feel free to ask us if you need help. If we can not help, we will point you in the right direction.

Upcoming Events

- Door decorating contest:
Judging 15 Dec
- Leesville Annual
Christmas Parade, 1000,
9 Dec 2006 Starts at
1730 on Third Street.
For more information
call 238-0349
- Pictures with Santa,
1630-1930, 11-13 Dec
- Natchitoches Annual
Festival of Lights
18 Nov - 6 Jan

For more information, call 800-
259-1714 or visit their website;
www.christmasfestival.com

- Vernon Arts Council
sponsors The Three
Irish Tenors
8 Dec 1900 at Leesville
High School
Auditorium. Tickets are
\$10 at the door. For
more information call
239-2140

Don't Be Afraid of Tears or Joy

The holiday season is fraught with peril because the expectation for celebration is set so high. And yet there are so many reasons for tears - the loss of a loved one over the past year; the break-up of a marriage; the absence of a loved one because they can't come home for Christmas; economic issues. And so sometimes out of the blue the tears come. Or sometimes, when you just know you should be sad or grieving, you find yourself laughing or humming a Christmas carol.

Allow both emotions. Don't swallow the tears - tears have a job to do; give them a chance. Allow yourself to recall memories with a tear for what you have lost. In the same way - life has its good moments - they are gifts. Celebrate the joys of the season.

A special message from our family

*Have a blessed
and safe
Holiday Season!!!*

Our kids' favorite Christmas joke:

What do you call a person
who is afraid of Santa Claus?

Claustrophobic!

Our Family's Name
Address line 1
Address line 2
City, ST ZIP Code

*Friend's Name
Street Address
City, State Zip Code*